



January 2011 Approved Medicare Supplement (Medigap) Plans

For plans marketed **AFTER** June 1, 2010

By federal law, the high-deductible plan F has a \$2,000 deductible for the year 2011

Not all companies selling Medicare Supplement plans require applicants to complete a health screen.

Companies that require a health screen must waive this requirement for people who replace any Medicare Supplement Plan B, C, D, F, G, K, L, M, N purchased after May 31, 2010 or another more comprehensive plan with any Medicare Supplement Plan B, C, D, F, G, K, L, M, or N. (This does **not** apply to plan A.)

People who have plan A, may change companies and replace their plan A at standard rates without a health screening. For example: replace A with A.

There is no yearly open enrollment period for Medicare Supplement (Medigap) plans. You may apply to buy or switch plans at any time. However, insurers may require you to pass a written health screening. Not sure whether you will need to take a health screening? Call our Insurance Consumer Hotline at 1-800-562-6900 and ask for a health compliance analyst.

Company			Pre-X ¹	Health screen ³	Plans & Costs								
ASURIS NORTHWEST HEALTH ² 1-866-704-2708				A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$122		\$171		\$172		\$93				
COLONIAL PENN 1-800-800-2254				A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$152	\$185			\$205	\$189	\$71	\$122	\$165	\$120	
With a high deductible	No	Yes					\$50						
COLUMBIA MUTUAL LIFE 1-866-297-2372				A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$121				\$174	\$145					
GERBER 1-877-778-0839				A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$127				\$177	\$151					

Note: Plans and premium rates listed are filed and approved by the Washington State Office of the Insurance Commissioner. **Companies may change their rates at various times throughout the year, so always check with the company for the latest availability and premiums.** The appearance of a company on this list does not constitute an endorsement of a company or its policies by the Washington State Office of the Insurance Commissioner, SHIBA HelpLine, or its volunteers. If you want personalized help, call our Insurance Consumer Hotline at 1-800-562-6900 and ask to speak with a SHIBA counselor in your area.

SHP521 1/10/2011

Washington State Office of the Insurance Commissioner • Statewide Health Insurance Benefits Advisors (SHIBA) HelpLine
January 2011 Approved Medicare Supplement (Medigap) Plans

Company			Pre-X ¹	Health screen ³	Plans & Costs									
GOVERNMENT PERSONNEL MUTUAL 1-877-778-0839					A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$127		\$174		\$176	\$145						\$128
HUMANA 1-800-498-1264					A	B	C	D	F	G	K	L	M	N
Age 65 and older	Yes	Yes	\$145	\$158	\$182		\$185		\$86	\$121				\$114
With a high deductible	Yes	Yes					\$71							
KPS HEALTH PLANS 1-800-552-7114					A	B	C	D	F	G	K	L	M	N
Age 65 and older	Yes	Yes	\$120				\$223							
MUTUAL OF OMAHA ² 1-866-836-8168					A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$111		\$156	\$140	\$160	\$146					\$139	\$128
PREMERA BLUE CROSS ² 1-800-752-6663					A	B	C	D	F	G	K	L	M	N
Age 65 and older	Yes	Yes	\$118				\$147							\$116
With a high deductible	Yes	Yes					\$63							
REGENE BLUECROSS BLUESHIELD OF OREGON ² 1-800-258-3590					A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$126		\$177		\$178		\$96					
Notes about Regence BlueCross BlueShield of Oregon plans: These plans are available only to Clark County residents.														
REGENE BLUE SHIELD ² 1-888-344-8234					A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$122		\$171		\$172		\$93					
Notes about Regence Blue Shield plans: These plans are offered in the following counties: Clallam, Cowlitz, Columbia, Grays Harbor, Island, Jefferson, King, Kitsap, Klickitat, Lewis, Mason, Pacific, Pierce, San Juan, Skagit, Skamania, Snohomish, Thurston, Wahkiakum, Walla Walla, Whatcom, and Yakima.														

Washington State Office of the Insurance Commissioner • Statewide Health Insurance Benefits Advisors (SHIBA) HelpLine
January 2011 Approved Medicare Supplement (Medigap) Plans

Company			Pre- X ¹	Health screen ³	Plans & Costs								
SENTINEL 1-888-510-0668				A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$126	\$141	\$174	\$150	\$176						
STANDARD LIFE ² 1-888-290-1085				A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$203	\$246	\$288	\$158	\$289	\$213					\$162
With a high deductible	No	Yes					\$42						
STATE FARM INSURANCE (Call local agent)				A	B	C	D	F	G	K	L	M	N
Age 65 and older	Yes	Yes	\$135		\$204		\$206						
STERLING LIFE 1-800-688-0010				A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$136	\$158	\$186		\$186	\$169	\$82				\$142
Medicare Select Plan*	No	Yes	\$118	\$122	\$147		\$147	\$132	\$61				\$108
UNITED HEALTH CARE (AARP) ⁴ 1-800-523-5800				A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$95	\$140	\$165		\$166		\$58	\$90			\$106
Medicare Select Plan*	No	Yes			\$144		\$145						
UNITED HEALTH CARE SECURE HORIZONS 1-800-768-1479				A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$123				\$186	\$170	\$82	\$122			\$127
With a high deductible	No	Yes					\$62						
USAA ⁴ 1-800-292-8556				A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$108				\$171						

Washington State Office of the Insurance Commissioner • Statewide Health Insurance Benefits Advisors (SHIBA) HelpLine
January 2011 Approved Medicare Supplement (Medigap) Plans

WASHINGTON STATE HEALTH CARE AUTHORITY (HCA) BLUE CROSS PREMIER PLANS 1-800-752-6663			A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes					\$165					
Under age 65 Medicare disability	No	Yes					\$295					
Notes about Washington State HCA plans: These plans are available without a health screening for new residents within 60 days of achieving residency. They are also available without a health screening for Public Employees Benefit Board retirees for the 60 days after retirement if the normal six-month open enrollment period for the plans has expired. A six-month open enrollment may be available for newly eligible Medicare clients with disabilities.												
WOODMEN OF THE WORLD 1-888-397-7786			A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$136	\$146	\$182	\$150	\$183	\$151				

Footnotes Explained:

1 = PreX (pre-existing condition) is a health problem you had within the three months before the effective date of your new plan. For this condition, a company cannot exclude benefits for that condition for more than three months after the coverage effective date. If you replace your policy and your previous policy was in effect for at least three months, you have no waiting period for any pre-existing conditions.

2 = These companies have discounts for spouse, electronic funds transfer and/or yearly pay. You may call the phone numbers listed to find out exactly what your discounts may be.

3= No health screen means the insurance company will not ask you any health questions to decide if they will enroll you in its plan.

4= You must be a member of an association to buy these plans.

*People enrolled in the Medicare Select plan must use approved providers.



LOCAL HELP FOR PEOPLE WITH MEDICARE

This publication may have been partially funded by grants from the Centers for Medicare & Medicaid Services and the U.S. Administration on Aging.